

**Information to identify the case:**

Debtor 1	<b>Scott Harrison</b>	Social Security number or ITIN	xxx-xx-7478
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<b>Dawn Harrison</b>	Social Security number or ITIN	xxx-xx-3393
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-14217-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Harrison

Dawn Harrison

2/22/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott Harrison  
 Dawn Harrison  
 Debtors

Case No. 15-14217-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 69

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db/jdb  
 aty +Scott Harrison, Dawn Harrison, 1145 Buckbean Branch Lane East, St. John's, FL 32259-4352  
 +Thomas Panepinto, Panepinto, Panepinto & Miller, P.A., 1540 Highway 138, Ste. 306,  
 Wall, NJ 07719-3764  
 r +RE/MAX Bay Point Realtors, 526 Bay Ave., Pt. Pleasant Beach, NJ 08742-2533  
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 515377403 Amity Associates, PO Box 123, Mount Freedom, NJ 07970-0123  
 515377404 +BioReference Labs, 481 Edward H Ross Dr, Elmwood Park, NJ 07407-3128  
 515377406 Caroline Glicksman, MD, 2164 Highway 35 Bldg A, Sea Girt, NJ 08750-1013  
 515377412 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 515377415 Credit Control, PO Box 31179, Tampa, FL 33631-3179  
 515404791 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515377422 Hematology Oncology, 180 White Rd Ste 101, Little Silver, NJ 07739-1166  
 515377423 Jefferson University Hospital, PO Box 3475, Toledo, OH 43607-0475  
 515377424 Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089  
 515377425 Leonard Franco, Jr., 1037 Raymond Blvd Ste 710, Newark, NJ 07102-5427  
 515609562 Medical Associates of Englewood, C/O CCCB, PO BOX 336, RARITAN, NJ 08869-0336  
 515377431 #Northland Group, PO Box 561, Thorofare, NJ 08086-0561  
 515385924 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 515377432 Philadelphia Fire Dept., 1105 Schrock Rd Ste 610, Columbus, OH 43229-1158  
 515377433 Pnc Bank NA, PO Box 3180, Pittsburgh, PA 15230-3180  
 515377434 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 515377435 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 515424882 +RCCA, 180 White Road, Little Silver, NJ 07739-1166  
 515377436 +Rotolo Howard & Leitner Urological, 2401 Highway 35, Manasquan, NJ 08736-1193  
 515377437 Round Two Recovery LLC, 3690 E Interstate 240, Oklahoma City, OK 73135  
 515377439 +Smiles by the Sea, 611 Main St, Belmar, NJ 07719-5103  
 515377443 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433  
 515391115 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2018 00:07:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 23 2018 00:07:08 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515377400 EDI: RMCB.COM Feb 22 2018 23:43:00 AMCA, 4 Westchester Plz Ste 110,  
 Elmsford, NY 10523-1615  
 515377399 +EDI: RMCB.COM Feb 22 2018 23:43:00 Amca, 2269 S Saw Ml, Elmsford, NY 10523-3832  
 515377402 EDI: AMEREXPR.COM Feb 22 2018 23:43:00 American Express, PO Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 515377401 EDI: BECKLEE.COM Feb 22 2018 23:43:00 American Express, PO Box 3001,  
 Malvern, PA 19355-0701  
 515578739 EDI: BECKLEE.COM Feb 22 2018 23:43:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515396298 EDI: AIS.COM Feb 22 2018 23:43:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515377418 EDI: CITICORP.COM Feb 22 2018 23:43:00 Exxmbcliti, Attn.: Centralized Bankruptcy,  
 PO Box 20507, Kansas City, MO 64195-0507  
 515377405 EDI: CAPIO.COM Feb 22 2018 23:43:00 Capio Partners LLC, Attn: Bankruptcy,  
 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481  
 515377407 E-mail/Text: bankruptcy@certifiedcollection.com Feb 23 2018 00:06:59  
 Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336  
 515377408 EDI: CHASE.COM Feb 22 2018 23:43:00 Chase, PO Box 15123, Wilmington, DE 19850-5123  
 515377409 EDI: CHASE.COM Feb 22 2018 23:43:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 515377410 EDI: CITICORP.COM Feb 22 2018 23:43:00 Citi, PO Box 6497, Sioux Falls, SD 57117-6497  
 515377411 EDI: CITICORP.COM Feb 22 2018 23:43:00 Citibank/Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 515377413 EDI: WFNNB.COM Feb 22 2018 23:43:00 Comenity Bank/Vctrssec, PO Box 182789,  
 Columbus, OH 43218-2789  
 515377414 +EDI: CCS.COM Feb 22 2018 23:43:00 Credit Collection Services, 2 Wells Ave,  
 Newton, MA 02459-3246  
 515377416 EDI: RCSFNBMARIN.COM Feb 22 2018 23:43:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 515377417 EDI: TSYS2.COM Feb 22 2018 23:43:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 515377419 +EDI: AMINFOFP.COM Feb 22 2018 23:43:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 515377421 EDI: RMSC.COM Feb 22 2018 23:43:00 GECRB/Gap, PO Box 965004, Orlando, FL 32896-5004  
 515377420 EDI: RMSC.COM Feb 22 2018 23:43:00 Gecrb/Banana Republic, Attn: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 69

Date Rcvd: Feb 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515377426 EDI: RMSC.COM Feb 22 2018 23:43:00 Lowe's, PO Box 103104, Roswell, GA 30076-9104  
515377427 EDI: MID8.COM Feb 22 2018 23:43:00 MCM, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
515377428 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Feb 23 2018 00:07:44 Meridian Health,  
PO Box 417140, Boston, MA 02241-7140  
515377430 EDI: MID8.COM Feb 22 2018 23:43:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
515611548 EDI: PRA.COM Feb 22 2018 23:43:00 Portfolio Recovery Associates, LLC, c/o Banana Republic,  
POB 41067, Norfolk VA 23541  
515610717 EDI: PRA.COM Feb 22 2018 23:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515595622 +EDI: JEFFERSONCAP.COM Feb 22 2018 23:43:00 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
515429079 EDI: Q3G.COM Feb 22 2018 23:43:00 Quantum3 Group LLC as agent for, CP Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515545322 EDI: Q3G.COM Feb 22 2018 23:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
515377438 EDI: SEARS.COM Feb 22 2018 23:43:00 Sears/Cbna, PO Box 6283,  
Sioux Falls, SD 57117-6283  
515377440 EDI: RMSC.COM Feb 22 2018 23:43:00 Synchrony Bank, PO Box 965005,  
Orlando, FL 32896-5005  
515377441 EDI: RMSC.COM Feb 22 2018 23:43:00 Synchrony Bank/TJ Maxx, PO Box 965060,  
Orlando, FL 32896-5060  
515377442 EDI: WTRNBANK.COM Feb 22 2018 23:43:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
515377444 E-mail/Text: bankruptcydepartment@tsico.com Feb 23 2018 00:07:46 Transworld Systems,  
507 Prudential Rd, Horsham, PA 19044-2308  
515377446 EDI: USBANKARS.COM Feb 22 2018 23:43:00 US Bank, 4325 17th Ave S, Fargo, ND 58125-6200  
515377449 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2018 00:07:19 VW Credit, 1401 Franklin Blvd,  
Libertyville, IL 60048-4460  
515377447 E-mail/Text: edinkel@vikingservice.com Feb 23 2018 00:08:04 Viking Client Services,  
7500 Office Ridge Cir, Eden Prairie, MN 55344-3782  
515377448 E-mail/Text: vci.bkcy@vwcredit.com Feb 23 2018 00:07:19 Volkswagon Credit Inc,  
National Bankruptcy Services, 9441 Lyndon B Johnson Fwy Ste 250, Dallas, TX 75243-4640  
515377450 EDI: WFFC.COM Feb 22 2018 23:43:00 Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
Frederick, MD 21701-4747  
515612728 +EDI: WFFC.COM Feb 22 2018 23:43:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Dept.,  
MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515581650\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515377429 ##Michael Cahill, MD, 402 Passaic Ave, Spring Lake, NJ 07762-1323  
515377445 ##Transworld Systems, 30600 Telegraph Rd Ste 4235, Bingham Farms, MI 48025-5815  
TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 69

Date Rcvd: Feb 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marc C. Capone on behalf of Joint Debtor Dawn Harrison mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Debtor Scott Harrison mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com

TOTAL: 8